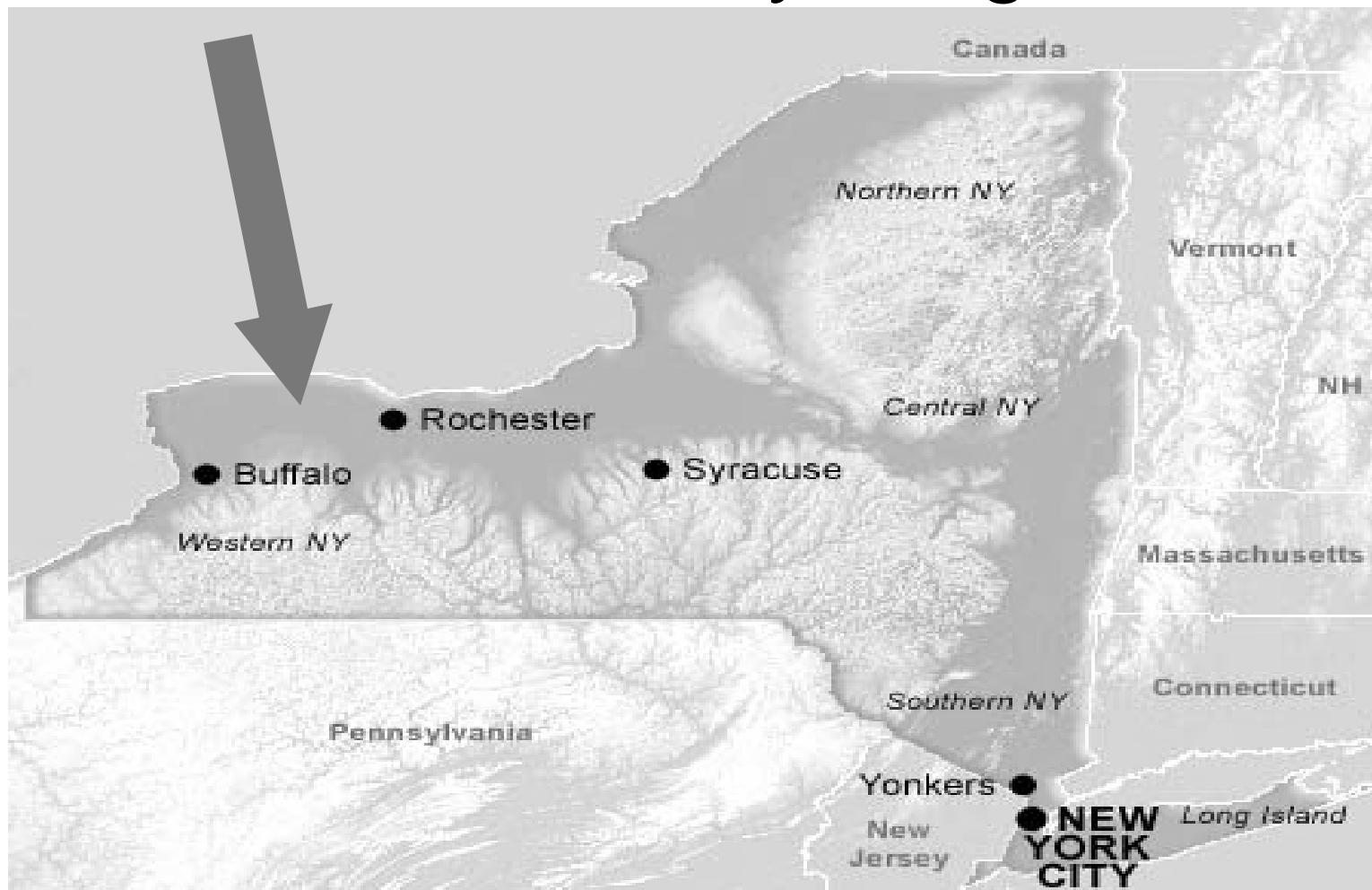


HealthforAll Healthy NY Premium Subsidy Program





Overview

1. Background
2. Eligibility
3. Operations
4. Enrollment
5. Cost
6. Sustainability

Background

Initial Objectives

Develop a new insurance coverage program that subsidizes 1/3 of premiums for small businesses

Fund the insurance subsidy through New York State government funding initially and phase in cause-related marketing

Realities

Unrealistic expectations regarding availability of State funding and cause-marketing potential

New York State created Healthy NY – a product designed for small businesses and their uninsured workers

September 11, 2001

January 21, 2004

Turning lemons into lemonade

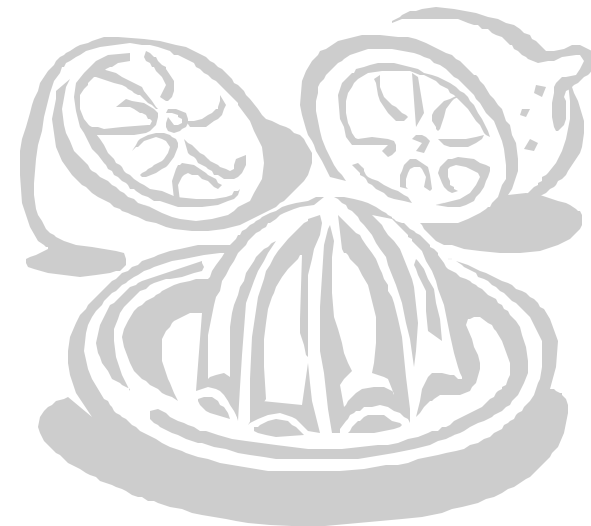
Demonstration to subsidize Healthy NY using “brand name” health plans

Multiple funding sources for the subsidy

State

Hospital & HMO reinvestment plans

Cause related-marketing





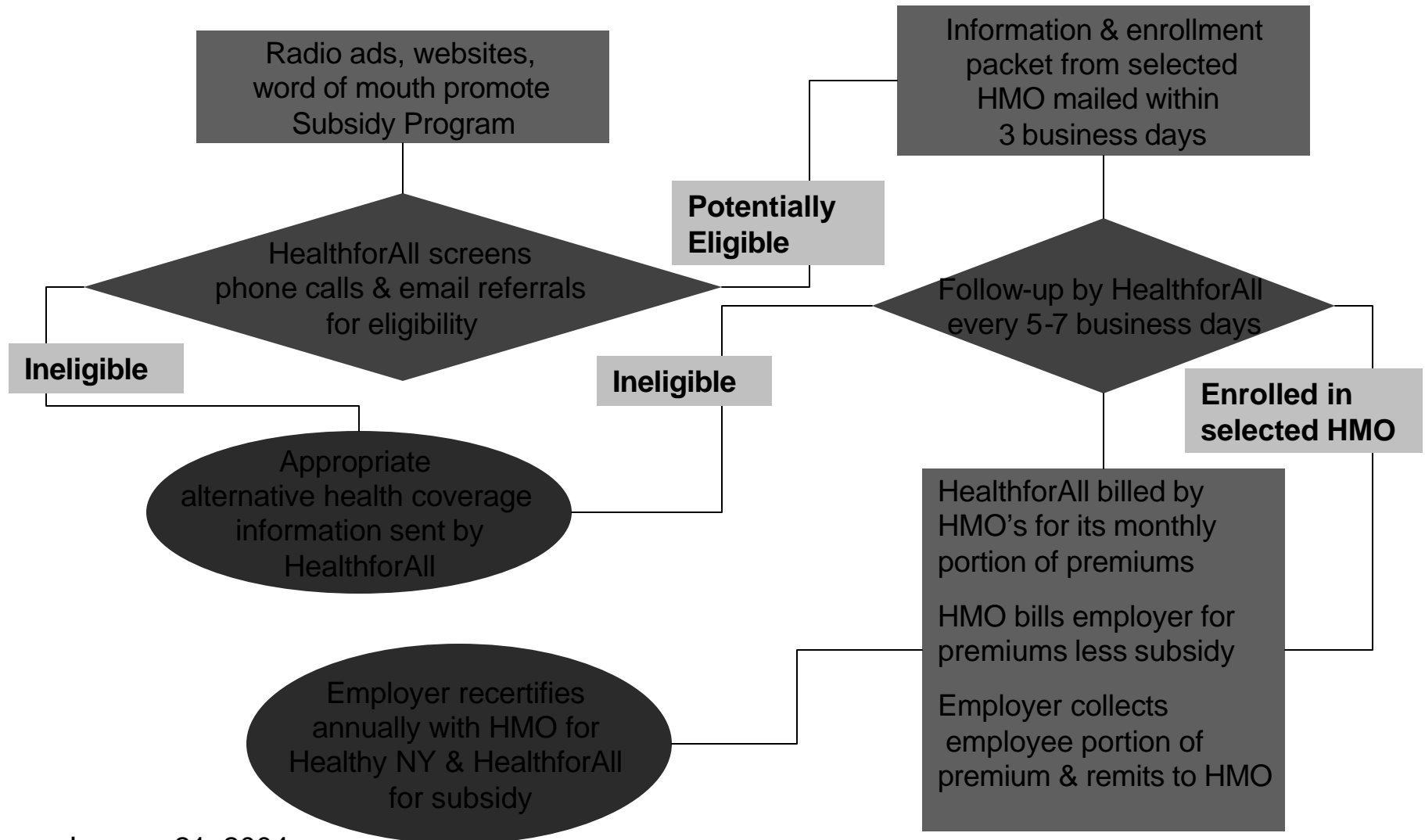
Eligibility Criteria

Qualify for Healthy NY including not offering or contributing to employee coverage for at least the past twelve months

Small business must be located in one of the eight Western New York counties

Have at least two and no more than ten employees eligible for Healthy NY

Operational Overview



Who's enrolling?

Currently 111 small business groups from seven of the eight Western New York counties are enrolled representing 465 covered lives:

70% individual contracts

11% two parent contracts

4% parent with child(ren) contracts

15% family contracts

Average contracts per group 2.57

Average covered lives per contract 1.63

Averaged covered lives per group 4.19

These are very small groups!

What does it cost?

<u>Subscription Type</u>	<u>Monthly Premium</u>	<u>HealthforAll Pays</u>	<u>Premium Balance</u>	<u>Employer Minimum Contribution</u>	<u>Employee Maximum Contribution</u>
Individual	\$106.98 - \$135.12	\$35.00	\$71.98 - \$100.12	\$35.99 - \$50.06	\$35.99 - \$50.06
Two-Parent	\$219.30 – \$289.86	\$73.00	\$146.30 - \$216.86	\$35.99 - \$50.06	\$110.31 - \$166.80
Parent/Child (ren)	\$202.10 - \$253.03	\$67.00	\$135.10 - \$186.03	\$35.99 - \$50.06	\$95.33 - \$135.97
Family	\$337.41- \$431.19	\$112.00	\$225.41 - \$319.19	\$35.99 - \$50.06	\$189.42 - \$269.13



Sustainability Strategies

Multiple funding sources – State, HMO, hospital

Increasing enrollment

Maximize available funds